

# STATUTES ON CONGENITAL ANOMALIES BY STATES

We are grateful to volunteer Marci Barbey for compiling this report. It is intended to serve as a guide for families affected by ectodermal dysplasias so you can learn if your state has any statutes regarding congenital anomalies. This information should be a helpful place to begin as you work for insurance coverage of your dental care. We encourage you to do your own research as well and read the statutes thoroughly.

## Notes from Marci Barbey

The link below was extremely helpful in trying to locate information on statutes regarding congenital anomalies, particularly pages 7-11 (all up-to-date as of July 2014).

It is important to know, not all states have adopted the Newborn and Adopted Children Coverage Model Act, which includes legislation on coverage for congenital anomalies. Some states have instead adopted older versions of the 2014 Model Regulation. Several states have not adopted.

It appears that some of the statutes listed on that document are not correct.

<http://www.naic.org/store/free/MDL-155.pdf>

Also, for many of the states, I was able to find the law very quickly on the state's actual website. However, for the remainder, the only links I could find were on outside websites like "Justia US Law" or "Lexis Nexus".

## ALABAMA

If you click on the first link below, it will take you to the Alabama Dept. of Insurance page for Title 27 -Alabama Insurance Code. Then scroll down to Chapter 19 - Disability Insurance Policies and click on that you will be taken to the General Provisions page. Click on 27-19-38 and that will bring you to the pertinent clause about congenital anomalies (which is also the 2<sup>nd</sup> link below).

<http://www.aldoi.gov/Legal/Title27.aspx>

### Section 27-19-38

<http://alisondb.legislature.state.al.us/alison/CodeOfAlabama/1975/27-19-38.htm>

## ALASKA

### Section AS 21.42.345 (b)

<https://law.justia.com/codes/alaska/1995/title-21/chapter-21-42/sec-21-42-345/>

## ARIZONA

### Section 20-1342 (Individual policies)

<http://www.azleg.gov/search/oop/qfullhit.asp?CiWebHitsFile=/ars/20/01342.htm&CiRestriction=20-1342>

### Section 20-1402 (Group policies)

<http://www.azleg.gov/search/oop/qfullhit.asp?CiWebHitsFile=/ars/20/01402.htm&CiRestriction=20-1402>

### Section 20-826 (Service Corps policies)

<http://www.azleg.gov/search/oop/qfullhit.asp?CiWebHitsFile=/ars/20/00826.htm&CiRestriction=20-826>

## ARKANSAS

### Act 373

<https://www.arkleg.state.ar.us/Acts/Document?type=pdf&act=373&ddBienniumSession=2015%2F2015R>

### Section 23-79-129 (2A)

<https://law.justia.com/codes/arkansas/2010/title-23/subtitle-3/chapter-79/subchapter-1/23-79-129/>

## CALIFORNIA

### Section 10123.88

[http://leginfo.legislature.ca.gov/faces/codes\\_displayText.xhtml?lawCode=INS&division=2.&title=&part=2.&chapter=1.&article=1](http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=INS&division=2.&title=&part=2.&chapter=1.&article=1)

[http://www.leginfo.ca.gov/pub/09-10/bill/sen/sb\\_0601-0650/sb\\_630\\_bill\\_20091011\\_chaptered.html](http://www.leginfo.ca.gov/pub/09-10/bill/sen/sb_0601-0650/sb_630_bill_20091011_chaptered.html)

## COLORADO

### Section 10-16-104

<http://codes.findlaw.com/co/title-10-insurance/co-rev-st-sect-10-16-104.html>

<https://www.colorado.gov/pacific/sites/default/files/Mandated%20Health%20Insurance%20Benefits.pdf>

I'm not sure Colorado's law benefits people with ectodermal dysplasia. It seems to cover only congenital anomalies for the first 31 days, except for cleft lip/palate for which there is no time limit.

The 2<sup>nd</sup> link is to a document from 2011 that list mandated benefits and it says it will cover other congenital anomalies but only to age six. (This document may not open properly. You may have to increase the viewing size to 200% in order to read it.)

## CONNECTICUT

### Section 38a-490 (c) (for individual policies)

### Section 38a-491 and 491a (also for individual policies)

### Section 38a-516 (c) and 38a-517 (for group policies)

### Section 38a-513c for definition of "Medically Necessary"

<https://law.justia.com/codes/connecticut/2012/title-38a/chapter-700c/section-38a-490>

When you click on the above link, you can scroll to all the other statutes listed above. They are in numerical order.

Section 38a-490c and 516c that they will cover orthodontic procedures and appliances for craniofacial disorders for individuals 18 years of age or under. So, does that mean they won't cover it if you are over 18?

## DELAWARE

### Section 3336

If you google Delaware code 3336, you get something about their Criminal Code. But if you go to the link below, it takes you to the congenital anomaly section, so I find their coding system to be somewhat confusing.

<http://delcode.delaware.gov/sessionlaws/ga127/chp529.shtml>

## FLORIDA

### Section 627.641 (Individual policies)

<https://www.flsenate.gov/Laws/Statutes/2011/627.641>

This seems to only cover for the 1<sup>st</sup> 18 months?

### Section 627.6575 (Group, blanket or franchise policies)

[http://www.leg.state.fl.us/statutes/index.cfm?App\\_mode=Display\\_Statute&Search\\_String=&URL=0600-0699/0627/Sections/0627.6575.html](http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0627/Sections/0627.6575.html)

This also seems to only cover for the 1<sup>st</sup> 18 months?

### Section 641.31 (HMO's)

[http://www.leg.state.fl.us/Statutes/index.cfm?App\\_mode=Display\\_Statute&Search\\_String=&URL=0600-0699/0641/Sections/0641.31.html](http://www.leg.state.fl.us/Statutes/index.cfm?App_mode=Display_Statute&Search_String=&URL=0600-0699/0641/Sections/0641.31.html)

## GEORGIA

### Section 33-24-22

<https://codes.findlaw.com/ga/title-33-insurance/ga-code-sect-33-24-22.html>

## HAWAII

### Section 431:10A-115 (Individual)

### Section 431:10A-206 (Group)

### Section 432:1-602 (Mutual benefit societies)

I could not find any laws on Hawaii's site, only through this Justia site. I don't know if they are up-to-date:

<http://law.justia.com/codes/hawaii/2013/title-24/chapter-431/section-431-10a-115>

<http://law.justia.com/codes/hawaii/2013/title-24/chapter-431/section-431-10a-206>

<http://law.justia.com/codes/hawaii/2013/title-24/chapter-432/section-432-1-602>

What I did find on Hawaii.gov site is the below link but it only lists the titles & numbers of all the laws without letting you click on each to see what they say. If you scroll down to 431:10a-115 you'll see that the law address Coverage of Newborn Children, but doesn't tell you what it says.

[http://www.capitol.hawaii.gov/hrscurrent/Vol09\\_Ch0431-0435H/HRS0431/HRS\\_0431-.htm](http://www.capitol.hawaii.gov/hrscurrent/Vol09_Ch0431-0435H/HRS0431/HRS_0431-.htm)

## IDAHO

### Section 41-4123 (Self-funded healthcare plans)

<https://legislature.idaho.gov/statutesrules/idstat/title41/t41ch41/sect41-4123/>

### Section 41-2140 (individual disability insurance)

<https://legislature.idaho.gov/statutesrules/idstat/title41/t41ch21/sect41-2140/>

### Section 41-2210 (group and blanket disability insurance)

<https://legislature.idaho.gov/statutesrules/idstat/Title41/T41CH22/SECT41-2210/>

I found this link helpful as well. See specifically page three, item # O2 "Health Plan." This cites all the sections above, so I guess health plans are bound by the same language as the above policies.

<https://adminrules.idaho.gov/rules/2007/18/0106.pdf>

## ILLINOIS

### Section 215 ILCS 5/356c (2) (Accident & Health Insurance policies)

<http://www.ilga.gov/legislation/ilcs/ilcs4.asp?ActID=1249&ChapterID=22&SeqStart=94000000&SeqEnd=106400000>

### Section 215 ILCS 165/15.3 (2) (Health Services Plan Corporation policies)

<http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=1276&ChapterID=22>

## INDIANA

### Section 27-8-5.6-2 (c) (individual & group accident & sickness policies)

<http://codes.findlaw.com/in/title-27-insurance/in-code-sect-27-8-5-6-2.html>

## IOWA

### Section 515C.1 (2) (Individual & Group policies)

<https://law.justia.com/codes/iowa/2018/title-xiii/chapter-515c/section-515c.2/>

## KANSAS

### Section 40-2,102 (2a) (Individual & Group policies)

[http://www.ksrevisor.org/statutes/chapters/ch40/040\\_002\\_0102.html](http://www.ksrevisor.org/statutes/chapters/ch40/040_002_0102.html)

## KENTUCKY

### Section 304.17-042 (Individual policies)

<https://law.justia.com/codes/kentucky/2017/chapter-304/subtitle-17/section-304.17-042/>

### Section 304.18-032 (Group policies)

<https://apps.legislature.ky.gov/Law/KAR/806/018/030.pdf>

### Section 304.38-199 (HMO'S)

<http://law.justia.com/codes/kentucky/2011/304-38/304-38-199/>

## LOUISIANA

### Section 22:1024

<http://law.justia.com/codes/louisiana/2011/rs/title22/rs22-1024>

## MAINE

### Section 24:2319 (Non-profit Hospital or Medical Service Organizations)

<http://legislature.maine.gov/statutes/24/title24sec2319.html>

### Section 24-A:2743 (Health Insurance Contracts)

<http://www.mainelegislature.org/legis/statutes/24-A/title24-Asec2743.html>

## MARYLAND

### Section 15-401

<https://law.justia.com/codes/maryland/2005/gin/15-401.html>

## MASSACHUSETTS

### Section 175 47C (General)

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter175/Section47C>

### Section 176A 8B (Non-Profit Hospital Service Corporations)

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter176A/Section8B>

### Section 176B 4C (Medical Service Corporations)

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleXXII/Chapter176B/Section4C>

## MICHIGAN

### Section 500.3403

<http://legislature.mi.gov/doc.aspx?mcl-500-3403>

## MINNESOTA

### Section 62A.042 (Family Coverage; Coverage of Newborn Infants)

<https://www.revisor.mn.gov/statutes/?id=62A.042>

HOWEVER, please note that the last sentence in this states:

"Payment for dental or orthodontic treatment not related to the management of the congenital condition of cleft lip and cleft palate shall not be covered under this provision."

### Section 62A.25 (Reconstructive Surgery)

<https://www.revisor.mn.gov/statutes/?id=62a.25>

This covers reconstructive surgery for congenital anomaly without any restrictive language to anomaly or body part (i.e. implant surgery).

## MISSISSIPPI

### Section 83-9-33

<https://law.justia.com/codes/mississippi/2016/title-83/chapter-9/accident-and-health-insurance/>

## MISSOURI

## Section 376.406.1

<https://law.justia.com/codes/missouri/2011/titlexxiv/chapter376/section376406/>

## MONTANA

### Section 33-22-504 (Group policies)

<http://leg.mt.gov/bills/mca/33/22/33-22-504.htm>

NOTE, however, that the phrase “congenital anomaly” is not used in this statute.

However, Montana rules for Medicaid seems to cover it. I don't know if that helps:

<http://www.mtrules.org/gateway/ruleno.asp?RN=37.86.1006>

### Section 33-22-301 (Individual policies)

I could not find a link for 33-22-301 but it is shown on the document provided in the link in the box at the beginning of this document.

## NEBRASKA

### Section 44-710.19

<http://nebraskalegislature.gov/laws/statutes.php?statute=44-710.19>

## NEVADA

### Section 689A.043 (Individual);

<https://law.justia.com/codes/nevada/2017/chapter-689a/statute-689a.043/>

### 689B.033 (Group);

<https://law.justia.com/codes/nevada/2011/chapter-689b/statute-689b.033>

### 695C.173 (HMOs)

<https://law.justia.com/codes/nevada/2017/chapter-695c/statute-695c.173/>

## NEW HAMPSHIRE

### Section 415:22

<https://www.nh.gov/insurance/consumers/documents/healthmandates.pdf>

However, NH also has 415:18-g that states: “Each insurer that issues or renews any group or blanket accident or health insurance policy or certificate providing benefits for medical or hospital expenses, shall provide benefits for children who are residents of N.H., under the age of 6 who have a dental condition of significant dental complexity, exceptional medical circumstances or a developmental disability, coverage for medically necessary hospital or surgical day care facility charges and administration of general anesthesia.”

## NEW JERSEY

### Section 17B:26-2 7g(1) and 17B:26-2 7h (Individual policies)

<https://law.justia.com/codes/new-jersey/2013/title-17b/section-17b-26-2/>

### Section 17B:27-30 (group policies)

<https://law.justia.com/codes/new-jersey/2013/title-17b/section-17b-27-30/>

### Section 17B:26-2.1r

<https://law.justia.com/codes/new-jersey/2013/title-17b/section-17b-26-2.1r/>

## NEW MEXICO

### Section 59A-22-34 (Individual)

<https://law.justia.com/codes/new-mexico/2011/chapter59A/article22/section59A-22-34/>

### Section 59A-23-4 (Group & Blanket)

<https://law.justia.com/codes/new-mexico/2011/chapter59A/article23/section59A-23-4/>

### Section 59A-47-27 (Nonprofit health care plans)

<https://law.justia.com/codes/new-mexico/2016/chapter-59a/article-47/section-59a-47-27/>

## NEW YORK

### Section 3216(c)(4)(c) (Individual policies)

<http://www.margusconsulting.com/LawTamer-NY/3216.html>

### Section 4235(f)(2) (Group policies)

<http://www.margusconsulting.com/LawTamer-NY/4235.html>

## NORTH CAROLINA

### Section 58-51-30 (c):

[http://www.ncga.state.nc.us/EnactedLegislation/Statutes/PDF/BySection/Chapter\\_58/GS\\_58-51-30.pdf](http://www.ncga.state.nc.us/EnactedLegislation/Statutes/PDF/BySection/Chapter_58/GS_58-51-30.pdf)

## NORTH DAKOTA

### Section 26.1-36-07 (Group and Individual policies)

<http://www.legis.nd.gov/cencode/t26-1c36.pdf>

## OHIO

### Section 3923.26 (Group and Individual policies)

<http://codes.ohio.gov/orc/3923.26v1>

## OKLAHOMA:

<https://law.justia.com/codes/oklahoma/2014/title-36/section-36-6058/>

(Scroll down to “Birth Defects”)

## OREGON

### Section 743A.090 (Individual & Group policies)

<https://www.oregonlaws.org/ors/743A.090>

Section 743A.148 (Maxillofacial prosthetic services)  
<https://www.oregonlaws.org/ors/743A.148>

Section 743A.150 (Treatment of craniofacial anomaly)  
<https://www.oregonlaws.org/ors/743A.150>

## PENNSYLVANIA

**Section Subchapter F Section 89.201**

<http://www.pacode.com/secure/data/031/chapter89/subchapFtoc.html>

## RHODE ISLAND

R.I. was difficult to find a link directly to the law.  
These two documents addressed the law:

**See page 7 of following document - Part V - Coverage of Newborn Children**

<http://www.dbr.state.ri.us/documents/rules/insurance/Refiled-Regulation23.pdf>

**See page 18 of following document**

<http://www.ohic.ri.gov/documents/HIAC-Mandated-Benefits-Report-May-2014.pdf>

## SOUTH CAROLINA

**Section 38-71-140 (all health insurances)**

<http://www.scstatehouse.gov/code/t38c071.php>

## SOUTH DAKOTA

**Section 58-18-33 (All "Health Benefit Plans")**

[http://sdlegislature.gov/Statutes/Codified\\_Laws/DisplayStatute.aspx?Type=Statute&Statute=58-18-33](http://sdlegislature.gov/Statutes/Codified_Laws/DisplayStatute.aspx?Type=Statute&Statute=58-18-33)

**Section 58-18-42 (definition of "Health Benefit Plan")**

[http://sdlegislature.gov/Statutes/Codified\\_Laws/DisplayStatute.aspx?Type=Statute&Statute=58-18-42](http://sdlegislature.gov/Statutes/Codified_Laws/DisplayStatute.aspx?Type=Statute&Statute=58-18-42)

This is also interesting:

**Section 58-18-45.1 (dental care for children under 5)**

[http://sdlegislature.gov/statutes/Codified\\_laws/DisplayStatute.aspx?Statute=58-18-45.1&Type=Statute](http://sdlegislature.gov/statutes/Codified_laws/DisplayStatute.aspx?Statute=58-18-45.1&Type=Statute)

## TENNESSEE

**Section 56-7-2301**

<http://law.justia.com/codes/tennessee/2010/title-56/chapter-7/part-23/56-7-2301>

## TEXAS

**Section 1367.001 to 1367.003 (Individual & Group policies)**

<http://www.statutes.legis.state.tx.us/Docs/IN/htm/IN.1367.htm>

## UTAH

**Section 31A-22-610 (Accident & Health Insurance)**

<https://le.utah.gov/xcode/Title31A/Chapter22/31A-22-S610.html>

## VERMONT

**Title 8 Chapter 107 Section 4092**

<http://law.justia.com/codes/vermont/2012/title08/chapter107/section4092>

## VIRGINIA

**Section 38.2-3411**

<https://law.lis.virginia.gov/vacode/title38.2/%20chapter34/section38.2-3411/>

## WASHINGTON

**Section 48.21.150 (Group policies)**

<http://app.leg.wa.gov/rcw/default.aspx?cite=48.21.155>

**Section 48.20.430 (Disability policies)**

<http://app.leg.wa.gov/RCW/default.aspx?cite=48.20.430>

**Section 48.44.212 (I think this covers group and individual)**

<http://apps.leg.wa.gov/Rcw/default.aspx?cite=48.44.212>

## WASHINGTON, D.C.

**Section 31-3801**

<https://beta.code.dccouncil.us/dc/council/code/sections/31-3801.html>

The above law does not mention congenital anomalies, but I did find this law, which talks about "disorders":

**Section 31-3272(b)**

<https://beta.code.dccouncil.us/dc/council/code/sections/31-3272.html>

## WEST VIRGINIA

**Section 33-6-32 (all policies)**

<https://law.justia.com/codes/west-virginia/2012/chapter33/article6/33-6-32/>

## WISCONSIN

**Section 632.895 (5) (a) & (b) (I'm assuming this is for Group & Individual)**

<https://docs.legis.wisconsin.gov/statutes/statutes/632/VI/895>

## WYOMING

**Section 26-20-101**

<https://law.justia.com/codes/wyoming/2011/title26/chapter20/section26-20-101/>